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it is shown that, although the wage-earner may be able to maintain a standard of life adequate for efficiency, it is impossible for him to lay aside enough to meet emergencies.

Almost one-third of the book is devoted to the subject of industrial accidents. This is permissible, in view of the fact that nearly one-half of the states have undertaken to relieve the worker from the harmful results of such accidents. The analysis of the number and causes of industrial accidents is probably the best short statement of this problem yet made. The legislation in America, as well as in foreign countries, is summarized, carefully examined, and constructively criticized. It is shown that the problem of developing a system of sufficient and reasonable care for those injured in modern industry is being rapidly met; the questions to be solved are those of means, rather than of end.

Basing his estimates upon figures from countries that have sickness insurance, Dr. Rubinow concludes that ill health causes an economic loss of over \$650,000,000 each year. This affects between 40 and 50 per cent of the wage-earners. Since it does not seem reasonable or advisable to have this loss fall on the individual worker, the author finds the solution in distributing the burden of the loss. Some scheme of insurance must be adopted, as, without it, the efficiency of the entire family is reduced. Again the European results are summarized.

The factory worker, whose working life has been shortened by the stress of modern industry, can be satisfactorily protected only by invalidity insurance. His wages do not amply meet this emergency, and it is unreasonable to insist that the old must rely upon outdoor relief. Compulsory provision for the future is the only practicable answer. Here also must be considered the provision in case of the untimely death of the wage-earner. This should take the form of life insurance, rather than that of pensions for widows and children.

In the last part of the book, the experiences of various states and countries, in their attempts to solve the problems of unemployment, are discussed. This is a comparatively virgin field, and a discussion of results is premature.

The final chapter is devoted to a summary and a refutation of the usual arguments advanced against social insurance. The author feels that there are serious problems naturally developing from modern civilization and modern industry that can be met only by the means that he suggests.

This study is a valuable contribution to the subject of social insurance. With the present growing interest in these subjects, there will be an increasing demand for this clear, systematic presentation of both problems and solutions.

ALEXANDER FLEISHER

*Philadelphia.*

RUSSELL, JOHN H. *The Free Negro in Virginia, 1619-1865*. Pp. viii, 194. Price \$1.00. Baltimore: The Johns Hopkins Press, 1913.

This monograph is a first-hand study, largely from legal documents. In 1782, when restrictions on emancipation were removed, free Negroes numbered

about 2800, increasing rapidly until 1806 when a legislative act prescribed banishment for manumitted slaves. They continued to increase, though less rapidly, until 1860, numbering 36,875 in 1820, about one-third of the total population, 49,841 in 1840 and 58,042 in 1860, constituting in both of the latter years less than one-third of the total population. About two-thirds of the entire free Negro population was distributed in the tide-water section of the state. In a number of counties of this section from one-sixth to one-half of the colored population was free.

The free Negro class, as shown in chapter II, originated from the importation of indentured black servants before 1662, from children of free colored parents, mulattoes of free colored mothers, mulattoes of white servants and of free women, children of free Negro and Indian parentage, and from manumitted slaves. Chapter III gives a good account of manumission, which came by (1) acts of the legislature, (2) by last will and testament, and (3) by deed. Slavery in the seventeenth century was regarded only as service for life; the slave was a person, not a thing or chattel as he later became. The revolutionary doctrine of natural liberty was applied by individual masters giving freedom to their slaves. However, "rather by changes in sentiment than by changes in laws," the chances of manumission dwindled from about ten in a hundred, 1782 to 1800, to about four or five in a hundred, 1800 to 1832, and to about two in a hundred after 1832.

The legal status of the free Negro, chapter LV, shows that from the beginning he had the right to hold and alienate property and that the courts preserved this right down to 1865, except that ownership of weapons was generally forbidden. Free Negroes could own slaves; and could hold indentured white servants before 1670; many prevented deportation of relatives and friends by owning them.

A very grievous burden upon the liberty of the free Negro was the necessity of proving his freedom if anyone disputed it, contrary as this was to the legal principle which presumes a man innocent until proven guilty. The burden of proof was on the claimant in case of a white man or Indian whose freedom was questioned. After 1793, legal restrictions on freedom of movement from place to place were increasingly burdensome. The right of regular court trial was accorded during most of the period, although no Negro could bring action or bear witness against a white man.

Military service was required in all cases including confederate service in the Civil War. At times there was discrimination in poll-taxes, but other taxes, so far as the law said, were the same for Negro and white man. Prior to 1723 the Negro could vote. After that date he enjoyed less and less of the "privileges and immunities of citizens of the several states" as guaranteed by the federal constitution.

Chapter V on the social status of the free Negro records restrictions on account of color prejudice from the beginning. Before 1723, these were limited to measures against racial intermixture with the whites, as business, political and other relations were maintained. There was considerable intermingling with the Indians and with slaves. Legal forms and ceremonies were usually

observed in all marriages. In the earlier decades there was no objection to free Negroes being taught to read and write, but after the Gabriel insurrection of 1800 and that of Nat Turner in 1832 the right of educating their children and of assembling together were curtailed almost to prohibition. Yet, free Negroes not only were not behind these insurrections but were instrumental in reporting and thus frustrating many plots of slaves.

The economic opportunities through small jobs, skilled and unskilled, in the towns and cities, were good for the free Negroes, who displaced white laborers by their acceptance of lower wages and their docility. They were the main dependence in most skilled manual labor, and the deportation acts of the legislature largely failed of execution because of the demand for their services. As to character, the antebellum free Negro was probably no more thievish than slaves; was not so criminal in capacity or tendency as he was believed to be. The charge that he incited slaves to rebellion was unfounded and his laziness and improvidence were probably less than might have been expected under his restricted circumstances. There were numerous remarkable examples of thrift, economy and integrity.

The monograph shows signs of thoroughness, contains a good bibliography of sources and shows a balance of judgment worthy of imitation in more pretentious works on the Negro.

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SULLIVAN, J. W. *Markets for the People: The Consumer's Part.* Pp. viii, 316. Price, \$1.25. New York: The Macmillan Company, 1913.

Mr. Sullivan's interest in markets, he tells us in the introductory chapter, dates from his services on the commission on public utilities appointed by the National Civic Federation. While traveling for a year or more in America and Great Britain, as labor investigator for the commission, he gathered such data relative to the markets as a casual observer might. Later, on two different trips through the continent, he continued his observations and studies. Then for several years, while he was assistant editor with Mr. Gompers, the rising discussion of the cost of living brought to the editorial offices in Washington a stream of printed matter on the subject, all of which Mr. Sullivan was called upon to digest. Again, in 1912, he went to Europe with the special object of studying markets in Switzerland, and he made inquiries also as to the market systems of Paris, London and Berlin.

Among the more interesting and suggestive conclusions reached by the author are the following: (1) Great public markets are uncertain investments for cities at the present time. In support of this conclusion he cites the transition in several forms of the marketing situation of the day, such as the changes brought by subway and tunnel in methods of distribution of produce by freight, the possibility of transportation companies so improving their market yards and piers as to take away trade from public wholesale markets. (2) He objects to the terminal market plan, such as has been advocated by Hon. Cyrus C. Miller and others of New York City, on the grounds that it